insurance cover under different headings, in detail;

(d) what is the number of claims of riot victims of October/November, 1984 received on which full insurance cover had not yet been paid not only by the General Insurance Company, but als obyother such insurance companies; and

(e) by when these claims are likely to be settled by each of the insurance companies and what efforts will be made from Government side to expedite such claims by issuing suitable guidelines to insurance companies without any further delay?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (e). The information is being collected and will be laid on the Table of the House.

Branches of Nationallised Banks in Bihar with Electronic Digital Display of Token Facility

1735. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) what is the total number of branches of each of the nationalised banks in Bihar as on 31st March, 1988;

(b) what is the number of branches out of them which are having electronic digital display of token on cash counters;

(c) whether Government are aware that electronic digital display of tokens are really helping the customers;

(d) if so, whether all the nationalised bank branches in Bihar are proposed to be equipped with electronic digital display of token machines; and

(e) if so, by when the work is likely to be completed?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Reserve Bank of India (RBI) has reported that as at the end of March, 1988, there were 2484 branches of public sector banks functioning in Bihar. Bank-wise details are set out in the attached statement (*See* below).

(b) and (c) RBI has reported that it is not monitoring information relating to installation of electronic display of tokens in banks and it has not so far received any customer complaints relating to the functioning of such electronic devices wherever they are already installed.

(d) and (e) It is for each individual bank to take a decision whether electronic digital display of tokens should be introduced in a particular branch, as this essentially depends upon the level of business operations, the location of the branch, type of clientele etc. It is, therefore, not possible to indicate as to when such facility is likely to be introduced in all the branches.

Number of branches of Public Sector Bank functoning in Bihar as on 31 *March,* 1986

Name of the bank	No. of branches
State Bank of India	784
State Bank of Bikaner & Jaipur	4
State Bank of Patiala	1
Allahabad Bank	181
Andhra Bank	2
Bank of Baroda	63
Bank of India	282
Bank of Maharashtra	1
Canara Bank	80
Central Bank of India	288
Corporation Bank	1
Dena Bank	7
Indian Bank	23
Indian Overseas Bank	11
New Bank of India	10
Oriental Bank of Commerce	2

1	2
Punjab & Sind Bank . . .	10
Punjab National Bank . . .	331
Syndicate Bank	19
UCO Bank	203
Union Bank of India. . .	65
United Bank of India . . .	109
Vijaya Bank	7
TOTAL	2484

Rejection of loan Applications

1736. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the nationalised banks are not conveying grounds of rejection of loans to the applicants so far;

(b) whether the Central Government/ Reserve Bank of India have issued any directives to banks and gave some guidelines to this effect;

(c) if so, what are the details thereof and when these directives were issued; and

(d) if no directives have so far been issued, what are the reasons for not issuing any guidelines in this regard?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Reserve Bank of India (RBI) has reported that nationalised banks record reasons for rejections on the loan applications returned to sponsoring agencies and are not required to convey grounds for rejection of loans to the applicants.

(b) and (c) Reserve Bank of India has also reported that it had issued orders 1982 and 1984 advising the banks to maintain a register of all loan applicants, *inter-alia*, containing the reasons for rejection in cases where loans are not sanctioned. This register is available for scrutiny to inspecting authorities.

(d) Does not arise.

Loans given by NABARD to Farmers in Bihar

1737. SHRI S. S. AHLUWALIA: the Minister of FINANCE be pleased to state:

(a) what is the number of farmers and other persons to whom loans have been given by National Bank for Agriculture and Rural Development in Bihar for plantation on and for afforestation on wasteland as on 31st March, 1988;

(b) what was the number of applications received as on 31st March, 1988;

(c) what was the amount given as loan as on 31st March, 1988;

(d) what is normal time fixed for sanction of loan to such applicants; the number of such applications kept as pending indicating the date since when the same is kept as pending; and

(e) by when the pending applications are likely to be cleared?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (e) Information is being collected and will be laid on the Table of the House to the extent possible.